

must appear in a type size, contrast, prominence and location as to be readily readable and comprehensible to users and separated from marketing and promotional information.

Requires that nothing contrary to, inconsistent with or in mitigation of any required disclosures be used in any advertisement and that no audio, video or print technique be used that will obscure or detract from the communication of any required disclosures.

Section 9. Administrative enforcement

The section clarifies that a violation of the lease advertising sections of the Leasing Act are to be considered unfair and deceptive acts or practices under the FTC Act, thus providing the FTC with the same enforcement authority it currently exercises in enforcing violations of its trade regulation rules. This would permit the FTC to bring court actions for civil penalties in the first instance (rather than the FTC having to first place violators under consent agreements in order to enforce these agreements).

Section 10. Civil liability

Increases the maximum potential liability of a lessor for punitive damages in civil actions for violations of the Consumer Leasing Act from \$1,000 to \$10,000.

Section 11. Regulations

Directs the Federal Reserve Board to issue regulations to implement the changes made by the Act within 6 months of the date of enactment.

Directs the Board to issue regulations and staff commentary, as necessary, to update and clarify the requirements of the Consumer Leasing Act as amended by the Act and to facilitate compliance with or prevent circumvention of any amendment made by the Act.

PROJECT UPLIFT

HON. HEATHER WILSON

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Ms. WILSON. Mr. Speaker, I wish to bring your attention to a project in my district which has received Presidential recognition as a "Promising Practice" that will improve education and career opportunities in mathematics, science, and engineering for minority youth in New Mexico.

Project Uplift produces a regular half-hour television program broadcast across New Mexico that teaches young people in every part of our state about careers in high technology. In addition, the project sponsors the annual High Technology Career Preparedness Youth Institute at Sandia National Laboratory. Through hands-on activities, this week-long institute introduces young people to professionals in a variety of fields relating to the environment, medicine and health, advanced computing and robotics, advanced manufacturing and astronomy.

Another important initiative of the project is the annual Rio Grande High Technology Minority and Women Job Fair. Each fall, this job fair draws over 600 university students from all over New Mexico majoring in engineering, physical and life sciences. Room and board is provided for these students who then have the opportunity to meet potential employers from across the country.

Project Uplift's success has even garnered international attention through the United Na-

tions Educational, Scientific and Cultural Organization (UNESCO). UNESCO officials were impressed with the success of Project Uplift in reaching diverse and remotely situated people.

Project Uplift has done an excellent job of addressing New Mexico's diverse population and rural character. I am proud to highlight their accomplishments and encourage their future success.

AFFORDABLE HEALTH CARE FOR THE NEAR ELDERLY ACT

HON. DAVID DREIER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. DREIER. Mr. Speaker, I am concerned by the large number of near-elderly individuals who cannot afford insurance. According to a recent study by the General Accounting Office (GAO), those without health insurance face a nearly impossible task of obtaining affordable and adequate health care. For many, their age, health status and income force them to go without health care until they reach 65 when Medicare coverage begins. The GAO concluded that the problem will only worsen as more individuals retire early without health insurance coverage from their employer.

In response to this growing problem, President Clinton proposed permitting the near-elderly to buy into the Medicare program by paying a large annual premium. To qualify for Medicare, elderly couples would have to pay nearly \$10,000 a year which is too expensive for many retirees on fixed incomes. In a recent study, the National Coalition on Health Care concluded that the high annual premium means that the President's proposal would have "little impact" in providing coverage to the 3 million near-elderly individuals without health insurance. Furthermore, the Congressional Budget Office estimates that only 320,000 individuals, approximately 10% of the affected group, would buy into Medicare. In addition, the President's plan may also hasten Medicare's solvency crisis. The American Association of Retired Persons recently expressed their concern that the proposal could threaten the current Medicare program.

I believe that Congress can expand access to affordable health care for the uninsured near-elderly without harming Medicare. Today, I have introduced H.R.—, which allows the near-elderly to enroll in the Federal Employees Health Benefit Program, which gives participants a wealth of health care choices at lower prices. To participate, a near-elderly individual would pay the total cost of the premium, the employees share and the federal subsidy, which is up to \$2,000 less per year than the President's proposal. The lower premium could mean that more uninsured individuals would enroll in a health plan that provides services, like prescription drugs and dental care, not offered by Medicare. My bill also allows younger Americans to access Medical Savings Accounts to prevent a loss of health insurance before they qualify for Medicare.

Mr. Speaker, this legislation addresses the need of three million uninsured near-elderly individuals who need an affordable health care option. I believe that this common-sense approach can help the vulnerable near-elderly without requiring them to sacrifice their entire pension for health care.

NORTH QUEENSBURY VOLUNTEER FIRE COMPANY, INC. CELEBRATES 50 YEARS

HON. GERALD B.H. SOLOMON

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. SOLOMON. Mr. Speaker, when one walks into my Congressional office in Washington he or she immediately notices a prominent fixture in the reception area—the collection of fire helmets representing the many volunteer fire companies in my district that stand ready at all times to protect the lives and property of their communities' residents.

Volunteer fire companies epitomize the overwhelming sense of community that exists in the small towns and villages of the Hudson Valley of New York. The sense of pride, spirit of volunteerism and undeniable camaraderie among neighbors is one of the things I so relish about my time spent at home in the 22nd Congressional District. This spirit is no more evident than in North Queensbury, New York and its beloved volunteer fire company.

This year the North Queensbury Volunteer Fire Company is celebrating its 50th year of all-volunteer service to the North Queensbury community. As part of the continuing 50th anniversary celebration, on October 17 the fire company will be dedicating its new firehouse.

Mr. Speaker, as a former fire volunteer myself, it is a great honor for me to invite my fellow colleagues to join me in commemorating this joyous event, and in doing so recognize the outstanding contributions the North Queensbury fire volunteers give to their neighbors.

In a rural area like the 22nd District of New York, fire protection is often solely in the hands of volunteer companies. I cannot say enough about the many lives and millions of dollars of property that have been saved due to the efforts of the North Queensbury volunteers. But the value of such a vital public service can hardly be identified in terms of dollars and cents. The willingness of these volunteers to selflessly place themselves in harm's way to ensure the preservation of their neighbors' lives and property is worthy of the highest praise.

Mr. Speaker, I have always been one to judge people by the contributions they make to their community. To that end, the men and women who comprise the North Queensbury Volunteer Fire Company are truly great Americans! I am truly proud of this organization and its spirit of volunteerism that is such a central part of the American way of life. Therefore, it is with great pride, Mr. Speaker, that I ask all members to join me in paying tribute to them on their 50th anniversary.

CELEBRATING THE 125TH ANNIVERSARY OF THE FIRST ASCENT OF MT. WHITNEY

HON. JERRY LEWIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. LEWIS of California. Mr. Speaker, I would like to bring to your attention today the 125th anniversary of the first ascent of Mt.